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Environmental Protection Agency, Washington, D C

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SUPPLEMENT
NO. 2
NOVEMBER 1976

Municipal Wastewater Treatment Works Construction Grants Program

References

Regulations · Guidance · Procedures

CLEAN WATER

MCD 02 .2

United States Environmental Protection Agency
Washington, D.C. 20460

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TO HOLDERS OF THE UNITED STATES ENVIRONMENTAL PROTECTION AGENCY MANUAL OF REFERENCES (MCD-02):

PLEASE FILE THE ATTACHED CONSTRUCTION GRANTS PROGRAM REQUIREMENTS MEMORANDA 76-3, 76-4, 76-5 IN SECTION II OF THE MANUAL.

UNITED STATES ENVIRONMENTAL PROTECTION AGENCY
WASHINGTON, D.C. 20460

AUG 16 1976

Construction Grants
Program Requirements Memorandum No.
PRM # 76-3

SUBJECT: Presentation of Local Government Costs of Wastewater Treatment Works in Facility Plans

FROM: John T. Rhett, Deputy Assistant Administrator for Water Program Operations (WH-546)

TO: Regional Administrators

ATTN: Water Division Directors

I. PURPOSE

This memorandum provides Agency policy concerning the presentation of local Costs of wastewater treatment works in Facility Plans and public disclosure of this information.

II. DISCUSSION

Section 35.917-1(h) of the Construction Grant Regulations requires that a facility plan include a "brief statement demonstrating that the authorities which will be implementing the plan have the necessary legal, financial, institutional, and management resources available to insure the construction, operation and maintenance of the proposed treatment works." Further, Section 35.925-5 requires that the Regional Administrator shall, before awarding grant assistance, determine "that the applicant has:

(a) agreed to pay the non-Federal project costs and

(b) has the legal, managerial and financial capability to insure adequate construction operation, and maintenance of the treatment works throughout the applicants jurisdiction."

The financial assurances would have little basis unless those served by the treatment works are informed of their costs. The quality review of facility plans during the past year has shown that many lack financial information on non-Federal debt service or operation and maintenance costs and that, even where such data are presented, these costs are not usually translated into charges for a typical residential customer. Some EPA regions have indicated that most residents to be served by grant funded treatment works will be unaware of their financial obligations until construction of the works is 80% complete and user charges have been determined.

This problem would be eliminated and the goals of public participation served better by including an estimate of project costs to users and taxpayers in the facility plan. Such a public estimate would also create a climate favoring careful consideration of the least cost alternatives, including greatest possible use of existing public and private facilities.

III. POLICY

A. Financial Information

The facility plan shall present the cost information listed below. These may be only rough estimates, and may be presented as a range of possible costs when major unknowns exist such as whether or not substantial parts of the project are grant eligible.

1. Estimated total capital costs for the recommended treatment works, a breakdown of estimated eligible and ineligible costs, and the estimated Federal, State, local governmental and industrial shares of the capital costs.

2. The expected method of local financing and estimated annual debt service charges or taxes (based on the expected interest rate for municipal borrowing) on the total local capital cost of the recommended treatment works.

3. Estimated annual operation and maintenance costs and the estimated industrial and local government's shares thereof for the recommended treatment works.

4. The estimated monthly charge for operation and maintenance, the estimated monthly debt service charge, the estimated connection charge, and the total monthly charge to a typical residential customer.

B. Public Disclosure

The above information for the proposed plan shall be presented during the public hearing on the facility plan.

IV. IMPLEMENTATION

This policy shall apply to all facility plans for which public hearings are held on or after January 2, 1977.

UNITED STATES ENVIRONMENTAL PROTECTION AGENCY
WASHINGTON, D.C. 20460

OCT 14 1976

PROGRAM REQUIREMENTS MEMORANDUM
PRM #76 -4

SUBJECT: Coordination of Construction Grants Program with EPA-Corps of Engineers Section 404/Section 10 Permit Programs

FROM: John T. Rhett, Deputy Assistant Administrator for Water Program Operations (WH-546)

John T. Rhett

TO: Regional Administrators, I - X

ATTN: Water Division Directors

PURPOSE

A Section 404 or a Section 404/Section 10 permit for the discharge of dredged or fill material may be required for the construction of EPA assisted wastewater treatment facilities if they are to be built in wetlands or other water areas. This memorandum sets out EPA policy as to the coordination of the construction grants and Section 404/Section 10 permit programs. The Corps of Engineers has concurred with this policy statement.

DISCUSSION

The Corps of Engineers issues permits under Section 404 of P.L. 92-500 and Section 10 of the Rivers and Harbors Act which regulate the discharge of dredged and fill material into navigable waters. Under the 404 program, the Corps is responsible for issuing permits which must conform with discharge criteria established in guidelines published by EPA. Additionally, EPA has authority under Section 404(c) to prohibit the issuance of a 404 permit by the Corps if it determines the proposed discharge will have an unacceptable adverse effect on certain environmental areas. Under the Section 10 program, the Corps has sole responsibility for management of the program, and EPA does not have veto authority over the issuance of a permit.

The primary difference between the Section 404 and Section 10 programs is the extent of their jurisdiction over the various types of water bodies including wetlands. Jurisdiction under Section 404 extends

to navigable waters, defined in Section 502(7) of P.L. 92-500 as "waters of the United States, including the territorial seas". The United States District Court for the District of Columbia in NRDC v. Callaway, et al., 392 F. Supp. 687, 7 ERC 1784 (D.D.C. March 27, 1975) has recently interpreted the statutory definition of navigable waters to extend 404 regulatory jurisdiction beyond the limits of traditional navigability. Traditional navigability serves as the jurisdictional boundary for the Corps Section 10 regulatory program under the Rivers and Harbors Act of 1899. The discharge of dredged or fill material into "waters of the United States" requires a Section 404 permit. A discharge into traditional navigable waters will require a Section 10 permit as well as a 404 permit. In cases where both types of permits are required, the Corps will generally consolidate the requirements of both into a single document. The issuance of a Section 10 permit is in most cases based on identical criteria to the issuance of a 404 permit.

The Corps has published interim final regulations governing the issuance of 404 and Section 10 permits in 33 CFR Part 209.120, Permits for Activities in Navigable Waters or Ocean Waters, Federal Register, Vol. 40, No. 144, July 25, 1975. EPA has published its discharge guidelines for 404 permits in 40 CFR Part 230, Discharge of Dredged or Fill Material, Federal Register, Vol. 40, No. 173, September 5, 1975, (interim final).

Generally, a 404 permit will be required for an activity involving the discharge of dredged or fill material into most rivers, lakes and streams, their tributaries and contiguous or adjacent wetlands, and into coastal waters and their contiguous or adjacent wetlands. A Section 10 permit will generally be required for discharges into wetlands below mean high tide on coastal areas or into rivers, lakes and streams presently or historically used or susceptible to use for navigation. A detailed definition of all water areas affected by the 404 and Section 10 requirements is found in 209.120(d) of the Corps regulation, 33 CFR Part 209. Wetlands are defined generally as those areas that are periodically inundated and that are characterized by the presence of aquatic vegetation.

Section 404/Section 10 permits will be required for the placement of fill material involved with the construction of treatment plants, interceptors and other sewers, and outfall pipes if such facilities are located in or cross over any of the water bodies or wetlands areas listed above. A Section 10 permit will also be required for the placement of structures in traditional navigable waters, such as outfall pipes, even if no discharge of dredged or fill material is required for such structures. The Corps regulations, however, provide for a phased implementation of the 404 program over a two year period, and discharges of fill material into certain water areas may not require a 404 permit if conducted prior to certain dates. Section 209.120(e) of the Corps regulation describes the phased approach. District offices of the Corps should be contacted as to this.

Section 209.120(i)(2)(ix) of the Corps regulations provides for the issuance of general 404/Section 10 permits for "certain clearly defined categories of structures or work, including discharges of dredged or fill material....." General permits may be issued on a state-wide or other areawide basis, and once issued, individual activities within those categories and areas will not require the issuance of additional permits provided that they are substantially similar in nature and cause only minimal adverse individual or cumulative effects on the environment. The construction of interceptor sewers and outfall pipes may be categories of activities for which general permits could be issued in certain areas.

The Corps of Engineers applies a number of criteria to determine whether a 404/Section 10 permit should be issued. The general test which the Corps uses in making its decision is based on a determination of the probable impact of the proposed structure or work and its intended use on the public interest. Applications for permits for sewage treatment facilities will be judged by the same standard. In most cases, a facility's beneficial environmental impacts on water quality should support the issuance of a permit. In some cases, however, significant adverse environmental impacts of a project may merit the denial of a permit and consideration of an alternative site proposal.

EPA is required to conduct an evaluation of the environmental impacts of its construction grants projects under the National Environmental Policy Act. The Corps must also comply with NEPA in issuing Section 10 and Section 404 permits. The Corps, however, will defer to EPA as lead agency to conduct the NEPA evaluation, and where necessary, EPA will prepare an Environmental Impact Statement for construction grants projects which also require a 404/Section 10 permit. The EPA evaluation, therefore, must address the environmental considerations affecting the 404/Section 10 permit. The Corps will review the EPA evaluation and advise EPA of additional information for inclusion in the evaluation necessary to make a 404/Section 10 determination.

IMPLEMENTING PROCEDURE

Regional offices should apply the following procedures to assure early compliance with 404/Section 10 permit requirements for construction grants projects:

I. Projects in Facility Planning Stage

1. Consultation with Corps

All Step 1 grantees should be instructed to consult with the Corps immediately upon identifying a project alternative which might require siting any portion of that project in a wetlands area or other navigable waters.

Consultation should take place at the earliest possible stage of the facility planning process. The grantee should discuss with the Corps whether a 404/Section 10 permit will be required and, if so:

a. Whether the Corps would be likely to issue a permit for dredged material or fill discharge in that area, or whether the Corps or other Federal and State agencies would favor an alternative location.

b. What environmental factors should be examined in the facility plan/environmental assessment which would provide the Corps with information necessary to make a final decision on the permit application after it is submitted.

2. 404/Section 10 Application

The Step 1 grantee should be instructed to submit a formal application for a 404/Section 10 permit at the point in the facility planning process that a final project alternative is selected involving a wetlands or other navigable waters location. The grantee should later notify the Corps when the project facility plan has been approved by EPA.

3. Compliance with NEPA

During the facility plan approval process, EPA should coordinate its decision on whether to issue a notice of intent and prepare an EIS or to issue a negative declaration with the Corps. EPA has lead agency responsibility for NEPA compliance for grants projects that also require a 404/ Section 10 permit. However, care should be taken to consult the Corps as to all environmental issues surrounding a grants project in order to avoid duplicative environmental reviews and to facilitate Corps decision making on the 404/Section 10 permit. The Corps may undertake further NEPA review, however, if it needs additional environmental information to make an informed decision on the 404/Section 10 permit application.

4. EIS Preparation

When an EIS is to be prepared on grants projects also requiring a 404/Section 10 permit, EPA will be responsible for its preparation as the lead agency but should seek input from the Corps at all stages of preparation and review of the EIS.

5. 404/Section 10 Permit Requirement for Step 2 Grant

When required, an issued 404/Section 10 permit or a determination by the Regional Administrator that the Corps is prepared to issue a 404/Section 10 permit, shall be a prerequisite to the award of a Step 2 grant.

6. EPA 404(b) and (c) review

EPA review of 404 permit applications under 404(b) and (c) should be coordinated with the grants program at the regional level to avoid possible delays. Regional Administrators are required to review all 404 permits issued for grants projects as well as non-EPA projects to assure that the projects comply with the EPA 404 guidelines. Consequently, grant personnel should coordinate early with 404 program review personnel to insure full consideration in the grants program of the criteria used in the EPA 404 review and awareness in the 404 program of the timing of the grants process.

II. Projects in Step 2 and 3 Stages

For construction grants projects which have already proceeded past the planning stage, EPA should insist that all grantees immediately consult with the Corps to determine whether 404/Section 10 permits are required for their projects. When a 404/Section 10 permit is required, EPA should work with the Corps and the grantee to expedite the permit issuance process.

III. General Permits

Regional offices should work with their States and the appropriate Corps offices to investigate the possibilities of acquiring general permits from the Corps for certain categories of interceptors and outfalls which may have minimal environmental impacts for all grantees within a State or within a certain area of a State. General permits for such activities may be properly considered for issuance by the District Engineers under both Section 404 and Section 10. Regional construction grants personnel should coordinate their efforts in this area with the regional EPA 404 offices. Section 209.120(i)(2)(ix) of the Corps regulations sets forth requirements for the issuance of general permits.

Observance of these procedures should help to assure that the Section 404/Section 10 permit requirements do not act as a source of delays for the grants program. It is particularly essential that the Corps of Engineers be consulted early as to any potential 404/Section 10 problems. Early consultations should help to maintain good working relations between the two agencies and to expedite both the grants and the 404/Section 10 permit programs.

UNITED STATES ENVIRONMENTAL PROTECTION AGENCY
WASHINGTON, D.C. 20460

AUG 16 1976

PROGRAM REQUIREMENTS MEMORANDUM
PRM #76-5

SUBJECT: Flood Insurance Requirements

FROM: Deputy Assistant Administrator
for Water Program Operations

TO: Regional Administrators
ATTN: Water Division Directors

PURPOSE:

This Program Requirements Memorandum summarizes National Flood Insurance Program requirements applicable to the construction grants program. It supersedes Program Guidance Memoranda 25, 25A and 54.

DISCUSSION:

The National Flood Insurance Act of 1968 (42 U.S.C. 4001-4127) as expanded and amended by the Flood Disaster Protection Act of 1973 (P.L. 93-234) provides for low cost flood insurance for projects in flood-prone areas through the means of a subsidy. A prerequisite for this assistance is the enactment by local jurisdictions of certain minimum flood plain management measures to reduce or avoid future flood damage within their flood-prone areas. When adequate flood plain management measures have been adopted and approved by the Department of Housing and Urban Development, HUD announces the community's eligibility for the sale of flood insurance and the community is then participating in the program.

The HUD Mandatory Purchase of Flood Insurance Guidelines were printed in the Federal Register on July 17, 1974 (39 FR 26186-93), and were supplemented on April 14, 1975, (40 FR 16710).

POLICY:

The Act requires local jurisdictions encompassing designated special flood hazard areas to participate in the program and purchase flood insurance as a condition of receiving any form of Federal or Federally-related assistance for construction purposes or for the acquisition of any real or non-expendable personal property in an identified special flood hazard area if the total cost of such activities is $10,000

per structure or more. Each community has until one year after notification of identification as a flood-prone community to enter the flood insurance program (i.e., become a "participating" or "eligible" community) or become ineligible for any Federal financial assistance for acquisition or construction in the flood hazard area.

A community which has not entered the flood insurance program within one year after notification of flood-prone status will be ineligible to receive a Step 3 grant until it does enter the program if the insurable portion of the proposed project is in a designated flood hazard area.

Communities which have not yet been surveyed for flood-prone status, or which have been surveyed but were notified of flood-prone status less than a year before, do not have to be participating in the flood insurance program to obtain a Step 3 grant. Upon completion of the year after the notification, however, each community in this latter category must participate in the flood insurance program prior to obtaining any further grants for construction in flood hazard areas.

Grants may be awarded to non-participating communities where the project is outside a designated area.

Where the prospective grantee is a "participating" community but the grant would include the construction of an insurable facility in a designated area of a non-participating neighboring jurisdiction (and more than a year has elapsed since identification of the flood hazard area) the failure of the neighboring jurisdiction to participate in flood insurance prevents the award of the grant.

IMPLEMENTING PROCEDURE:

A. Insurance Requirements

Environmental Protection Agency grant regulations and procedures, 40 CFR 30.405-10, (40 FR 20232, May 8, 1975), require that the grantee or the construction contractor (whichever party or parties has insurable interest) must acquire any flood insurance made available to it under the National Flood Insurance Act of 1968, as amended, if the value of insurable improvements is $10,000 per structure or more. Such insurance must be purchased beginning with the period of construction and maintained for the entire useful life of the project. HUD has interpreted the statute as providing insurance only for grant projects involving a new or reconstructed surface structure which is walled and roofed.

The amount of insurance required is the total project cost, excluding facilities which are uninsurable under the National Flood Insurance Program such as bridges, dams, water and sewer lines (above or below

ground) and underground structures and excluding the cost of the land, or the maximum limit of coverage made available to the grantee under the National Flood Insurance Act, whichever is less. The present maximum limit for non-residential structures is $200,000 on the structure and $200,000 on contents.

The grantee must certify, along with the first payment request involving reimbursement for insurable construction, that he has purchased the required flood insurance. The evidence of such insurance must be available at all times for submission to the Project Officer on request or for review in the grantee's offices.

Flood insurance is required for buildings during the course of construction as well as for building materials or equipment stored in a fully-enclosed structure adjacent to the building site, if the materials or equipment are scheduled to be incorporated into structures which are eligible for insurance. The amount of flood insurance required at any given time need not exceed the amount of the grantee's total disbursement for insurable construction to date. While underground structures are not insurable, foundations and footings of a structure which is primarily above-ground are insurable and are subject to the insurance purchase requirement since they are the initial stages of construction of the above-ground portions of the structure.

If a Step 3 grant is made to a grantee which has previously been assisted with respect to the same facility, the grantee must purchase flood insurance on the previously assisted facility as well as on the new construction. The amount of flood insurance required should be based upon its current value, however, and not on the amount of assistance previously provided.

Flood proofing does not eliminate nor reduce the requirement for program participation or insurance but could affect the rate charged for insurance.

The required insurance premium for the period of construction is an allowable project cost.

B. List of Communities Ineligible for Step 3 Grants

A cumulative list of ineligible communities (i.e. those which were designated as flood-prone a year or more before but have not met the above requirement and are therefore prohibited from receiving a Step 3 grant for projects in designated flood hazard areas) is published during the first week in each month by HUD in the Federal Register under the title "National Flood Insurance Program, Flood-prone Areas of Communities

Subject to July 1, 1975, Prohibition of Federal and Federally-Related Assistance." This list will also contain the names of the communities that face a qualification deadline sometime during that month. In addition, an updated listing will be published on a weekly basis removing the names of those communities that have subsequently qualified.

In addition, each Regional Office receives HUD's book-size monthly list of communities participating, suspended, withdrawn and not participating (with flood hazard area identified) in the program. The Regional Office may request HUD/FIA Washington to place additional names on the mailing list for this publication if more copies are needed.

C. Regional Office Responsibilities

The Regional Office shall discuss flood insurance requirements with all grant applicants at the pre-application conference. It should be stressed that non-participating communities which have been designated flood-prone for a year or more under the Flood Disaster Protection Act will not be able to receive Step 3 grant assistance for a project in the designated flood-prone area until they have entered the flood insurance program, and that to qualify they must develop flood plain management strategies in compliance with HUD guidelines as set forth in Title 24 of the Code of Federal Regulations, Chapter 10, Subchapter B, commencing at Part 1909. They will, however, be able to receive grant funds for Steps 1 and 2 without such participation.

Each region has the responsibility to make each community with a Step 1 or Step 2 grant aware of the National Flood Insurance Program and its requirements relative to Step 3 grant assistance.

Before awarding any Step 3 grant, the region shall check the most current list of ineligible communities and communities about to become ineligible to determine if the applicant or grant project is among them.

D. Environmental Impact of Projects on Flood Plains

The environmental impact of projects on flood plains should be analyzed in accordance with other facility planning guidance.

E. Sources of Maps and Other Program Information

Flood hazard areas are shown on Flood Hazard Boundary Maps or Flood Insurance Rate Maps issued by HUD at intervals. These maps are maintained on file within each eligible community in a repository designated by the chief executive officer. Maps, literature and policy application forms and manuals are available from any National Flood Insurers Association

servicing company. HUD Regional Flood Insurance Specialists are located in each HUD Regional Office and should be utilized by EPA personnel to answer questions relating directly to the operation of the flood insurance program. Addresses of HUD Regional Flood Insurance Specialists and State Coordination Agencies for Flood Insurance are attached as a portion of the EPA Grants Information Guide, National Flood Insurance Program. If these sources cannot assist, contact the Federal Insurance Administration, HUD, Washington, D.C. 20410, 202-755-5581 or toll free 800-424-8872 or 8873.

F. Assistance From Headquarters

Any questions on the application of the policy to specific projects should be referred to the Facility Requirements Branch, (202-426-9404), Office of Water Program Operations or to the Grants Policy and Procedures Branch (202-755-0860), Grants Administration Division, OPM.

Attachment

REFERENCES:

The National Flood Insurance Act of 1968 (42 U.S.C. 4001-4127)
The Flood Disaster Protection Act of 1973 (PL 93-234)
HUD Mandatory Purchase of Flood Insurance Guidelines, 1974, (39 FR 26186-93), (40 FR-16710)
EPA Grant Regulations and Procedures (40 FR 20232, May 8, 1975) (40 CFR 30.405-10)
National Flood Insurance Program, Flood Prone Areas of Communities Federal Register-Monthly
Title 24, CFR, Chapter 10, Subchapter B, 1909-

U.S. ENVIRONMENTAL PROTECTION AGENCY
WASHINGTON, D.C. 20460
GRANTS ADMINISTRATION DIVISION
GRANTS INFORMATION GUIDE

NATIONAL FLOOD INSURANCE PROGRAM

General

The National Flood Insurance Program is a Federally-subsidized program authorized by the National Flood Insurance Act of 1968 (42 U.S.C. 4001-4127) to protect property owners who previously had been unable to get coverage through the private insurance industry. It is administered by the Federal Insurance Administration, Department of Housing and Urban Development. The program, for the first time, made flood insurance available to individuals at affordable rates. In return for the Federal subsidy, State and local governments are required to adopt certain minimum floodplain management measures to reduce or avoid future flood damage within their floodprone areas.

The Flood Disaster Protection Act of 1973 (P.L. 93-234, December 31, 1973) greatly expanded the available limits of flood insurance coverage and imposed additional requirements on property owners and communities.

The Act required the purchase of flood insurance on and after March 2, 1974, as a condition of receiving any form of Federal or Federally-related assistance for construction purposes or for the acquisition of any real or nonexpendable personal property in an identified special flood hazard area that is located within any community currently participating in the National Flood Insurance Program. A "participating community," also known as an "eligible community," is a community in which the Federal Insurance Administration has authorized the sale of flood insurance under the National Flood Insurance Program.

For any community that was not participating in the program at the time the assistance was approved, the statutory requirement for the purchase of flood insurance did not apply. However, beginning July 1, 1975, or one year after notification of identification as a flood-prone community, whichever is later, the requirement applies to all identified special flood hazard areas within the United States, which have been delineated on Flood Hazard Boundary Maps or Flood Insurance Rate Maps issued by the Department of Housing and Urban Development. Thereafter, no EPA financial assistance can legally be approved for real or nonexpendable personal property or for construction purposes in these areas unless the community has entered the program and flood insurance is purchased.

Regulations

HUD regulations governing the National Flood Insurance Program are set forth in Title 24 of the Code of Federal Regulations, Chapter 10, Subchapter B, commencing at Part 1909.

Supersedes information sheet dated August 8, 1974

Issue Date: July 1, 1975
Grants Information Branch (PM216)

The final EPA general grant regulations published on the Federal Register on May 8, 1974, include the requirements for the purchase of flood insurance as a condition of EPA assistance (40 CFR 30.405-10.)

EPA Grantee Requirements

1. Wastewater treatment construction grants.

The grantee or the construction contractor, as appropriate, must acquire flood insurance made available to it under the National Flood Insurance Act of 1968, as amended, beginning with the period of construction and maintain such insurance for the entire useful life of the project if the total value of insurable improvements is $10,000 or more. The amount of insurance required is the total project cost, excluding facilities which are uninsurable under the National Flood Insurance Program and excluding the cost of the land, or the maximum limit of coverage made available to the grantee under the National Flood Insurance Act, whichever is less. The required insurance premium for the period of construction is an allowable project cost.

2. Other grant programs.

The grantee must acquire and maintain any flood insurance made available to it under the National Flood Insurance Act of 1968, as amended, if the approved project includes (a) any incidental construction-type activity, or (b) any acquisition of real or nonexpendable personal property, and the total cost of such activities and acquisitions is $10,000 or more. The amount of insurance required is the total cost of any insurable, nonexpendable personal or real property acquired, improved, or constructed, excluding the cost of land, as a direct cost under the grant, or the maximum limit of coverage made available to the grantee under the National Flood Insurance Act, as amended, whichever is less, for the entire useful life of the property. The required insurance premium for the period of project support is an allowable project cost.

If EPA provides financial assistance for nonexpendable personal property to a grantee that the Agency has previously assisted with respect to real estate at the same facility in the same location, EPA must require flood insurance on the previously-assisted building as well as on the personal property. The amount of flood insurance required on the building should be based upon its current value, however, and not on the amount of assistance previously provided.

Sources of insurance policies, maps, and program information

1. Insurance policies under the National Flood Insurance Program can be obtained from any licensed property insurance agent or broker serving the eligible community, or from the National Flood Insurers Association (NFIA) servicing company for the State. A current listing of servicing companies is enclosed.

2. Flood Hazard Boundary Maps are the first maps prepared in the identification process. These indicate the locations of identified special flood hazard areas and are always maintained on file within each eligible (participating) community in a repository designated by the mayor or chief executive officer, usually the building inspector's office or the city clerk's office. The address of such repository is published at 24 CFR 1914 and is amended regularly in the Federal Register. The Flood Insurance Rate Maps are issued later following a detailed study of the flood hazard area. These maps delineate degrees of flood hazard and include more precise area identification.

3. Maps, literature, and policy application forms and manuals are available for distribution from any NFIA servicing company. The servicing companies are also equipped to answer questions on eligibility of communities, scope of coverage, and maximum amounts of insurance available with respect to particular types of buildings.

4. Questions that cannot be answered by individual agents or brokers or by the appropriate servicing company may be referred to the National Flood Insurers Association, 1755 Jefferson Davis Highway, Alexandria, Va., 22202, telephone 703-920-2070; to the flood insurance representative at the nearest HUD regional office (list enclosed); or to the Federal Insurance Administration, HUD, Washington, D.C. 20410, 202-755-5581, or toll free 800-424-8872 (8873).

5. Communities may obtain assistance from the appropriate State Coordinating Agency in adopting the required flood plain management regulations and qualifying for the program. A list of the State Coordinating Agencies is also attached.

6. Copies of statutes, program regulations, and community eligibility application forms may be obtained from HUD regional offices or directly from the Federal Insurance Administration in Washington, D. C.

Department of Housing And Urban Development
REGIONAL FLOOD INSURANCE SPECIALISTS

REGION I
John F. Kennedy Federal Building
Room 405A
Boston, Massachusetts 02203
Telephone: (617) 223-2616 or 2709
(For Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont)

REGION II
26 Federal Plaza
New York, New York 10007
Telephone: (212) 264-4756 or 8021
(For New Jersey, New York, Puerto Rico)

REGION III
Curtis Building
Sixth and Walnut Streets
Philadelphia, Pennsylvania 19106
Telephone: (215) 597-9581
(For Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia)

REGION IV
1371 Peachtree Street, N.E.
Atlanta, Georgia 30309
Telephone: (404) 526-2391
(For Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

REGION V
300 South Wacker Drive
Chicago, Illinois 60606
Telephone: (312) 353-0757
(For Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

REGION VI
New Federal Building
1100 Commerce Street
Dallas, Texas 75202
Telephone: (214) 749-7412
(For Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

REGION VII
Federal Office Building
911 Walnut Street
Kansas City, Missouri 64106
Telephone: (816) 374-2161
(For Iowa, Kansas, Missouri, Nebraska)

REGION VIII
Federal Building
1961 Stout Street
Denver, Colorado 80202
Telephone: (303) 837-2347
(For Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

REGION IX
450 Golden-Gate Avenue
P. O. Box 36003
San Francisco, California 94102
Telephone: pending
(For Arizona, California, Hawaii, Nevada)

REGION X
Room 3068 Arcade Plaza Building
1321 Second Avenue
Seattle, Washington 98101
Telephone: (206) 442-1026
(For Alaska, Idaho, Oregon, Washington)

Department of Housing And Urban Development
STATE COORDINATING AGENCIES FOR FLOOD INSURANCE

ALABAMA
Alabama Development Office
Office of State Planning
State Office Building
501 Dexter Avenue
Montgomery, Alabama 36104

ALASKA
Department of Community and
Regional Affairs
Division of Community Planning
Pouch B
Juneau, Alaska 99811

ARIZONA
Arizona State Land Department
1624 W. Adams, Room 400
Phoenix, Arizona 85007

ARKANSAS
Division of Soil and Water
Resources
State Department of Commerce
1920 West Capitol Avenue
Little Rock, Arkansas 72201

CALIFORNIA
Department of Water Resources
Post Office Box 388
Sacramento, California 95802

COLORADO
Colorado Water Conservation Board
Room 102
1845 Sherman Street
Denver, Colorado 80203

CONNECTICUT
Department of Environmental
Protection
Division of Water and Related
Resources
Room 207, State Office Building
Hartford, Connecticut 06115

DELAWARE
Division of Soil and Water
Conservation
Department of Natural Resources
and Environmental Control
Tatnall Building, Capitol
Dover, Delaware 19901

FLORIDA
Department of Community Affairs
2571 Executive Center Circle East
Howard Building
Tallahassee, Florida 32301

GEORGIA
Department of Natural Resources
Office of Planning and Research
270 Washington Street, S. W. Rm. 707
Atlanta, Georgia 30334

HAWAII
Division of Water and Land
Development
Department of Land and Natural
Resources
P. O. Box 373
Honolulu, Hawaii 96809

IDAHO
Department of Water Administration
State House - Annex 2
Boise, Idaho 83707

ILLINOIS
Governor's Task Force on Flood
Control
300 North State St.
P. O. Box 475, Rm. 1010
Chicago, Illinois 60610

INDIANA
Division of Water
Department of Natural Resources
608 State Office Building
Indianapolis, Indiana 46204

IOWA
Iowa Natural Resources Council
James W. Grimes Building
Des Moines, Iowa 50319

KANSAS
Division of Water Resources
State Department of Agriculture
State Office Building
Topeka, Kansas 66612

KENTUCKY
Division of Water
Kentucky Department of Natural
Resources
Capitol Plaza Office Tower
Frankfort, Kentucky 40601

LOUISIANA
State Department of Public Works
P. O. Box 44155
Capitol Station
Baton Rouge, Louisiana 70804

MAINE
Office of Civil Emergency
Preparedness
State House
Augusta, Maine 04330

MARYLAND
Department of Natural Resources
Water Resources Division
State Office Building
Annapolis, Maryland 21401

MASSACHUSETTS
Division of Water Resources
Water Resources Commission
State Office Building
100 Cambridge Street
Boston, Massachusetts 02202

MICHIGAN
Water Resources Commission
Bureau of Water Management
Stevens T. Mason Building
Lansing, Michigan 48926

MINNESOTA
Division of Waters, Soils and
Minerals
Department of Natural Resources
Centennial Office Building
St. Paul, Minnesota 55101

MISSISSIPPI
Mississippi Research and Develop-
ment Center
P. O. Drawer 2470
Jackson, Mississippi 39205

MISSOURI
Department of Natural Resources
Division of Program and Policy
Development
State of Missouri
308 East High Street
Jefferson, Missouri 65101

MONTANA
Montana Dept. of Natural Resources
and Conservation
Water Resources Division
32 South Ewing Street
Helena, Montana 59601

NEBRASKA
Nebraska Natural Resources
Commission
Terminal Building, 7th Floor
Lincoln, Nebraska 68508

NEVADA
Division of Water Resources
Department of Conservation
and Natural Resources
Nye Building
Carson City, Nevada 89701

NEW HAMPSHIRE
Office of Comprehensive Planning
Division of Community Planning
State House Annex
Concord, New Hampshire 03301

NEW JERSEY
Bureau of Water Control
Department of Environmental
Protection
P. O. Box 1390
Trenton, New Jersey 08625

NEW MEXICO
State Engineer's Office
Bataan Memorial Building
Santa Fe, New Mexico 87501

NEW YORK
New York State Department of
Environmental Conservation
Division of Resources Management
Services
Bureau of Water Management
Albany, New York 12201

NORTH CAROLINA
Division of Community Assistance
Department of Natural &
Economic Resources
P. O. Box 27687
Raleigh, North Carolina 27611

NORTH DAKOTA
State Water Commission
State Office Building
900 E. Boulevard
Bismarck, North Dakota 58501

OHIO
Ohio Dept. of Natural Resources
Flood Insurance Coor. Building
Fountain Square
Columbus, Ohio 43224

OKLAHOMA
Oklahoma Water Resources Board
2241 Northwest Fortieth Street
Oklahoma City, Oklahoma 73112

OREGON
Executive Department
State of Oregon
Salem, Oregon 97310

PENNSYLVANIA
Department of Community Affairs
Commonwealth of Pennsylvania
Harrisburg, Pennsylvania 17120

PUERTO RICO
Puerto Rico Planning Board
1570 Ponce de Leon Avenue
Stop 22
Santurce, Puerto Rico 00908

RHODE ISLAND
R. I. Statewide Planning Program
265 Melrose Street
Providence, Rhode Island 02907

SOUTH CAROLINA
South Carolina Water Resources
Commission
P. O. Box 4515
Columbia, South Carolina 29240

SOUTH DAKOTA
State Planning Bureau
Office of Executive Management
State Capitol
Pierre, South Dakota 57501

TENNESSEE
Tennessee State Planning Office
660 Capitol Hill Building
Nashville, Tennessee 37219

TEXAS
Texas Water Development Board
P. O. Box 13087
Capitol Station
Austin, Texas 78711

UTAH
Department of Natural Resources
Division of Water Resources
State Capitol Building, Rm. 435
Salt Lake City, Utah 84114

VERMONT
Management & Engineering Division
Water Resources Department
State Office Building
Montpellier, Vermont 05602

VIRGINIA
Bureau of Water Control
Management
State Water Control Board
Post Office Box 11143
Richmond, Virginia 23230

WASHINGTON
Department of Ecology
Olympia, Washington 98501

WEST VIRGINIA
Office of Federal-State Relations
Division of Planning & Development
Capitol Building, Rm. 150
Charleston, West Virginia 25305

WISCONSIN
Department of Natural Resources
P. O. Box 450
Madison, Wisconsin 53701

WYOMING
Wyoming Disaster and Civil
Defense Agency
P. O. Box 1709
Cheyenne, Wyoming 82001

Department of Housing And Urban Development
National Flood Insurance Program
List of Servicing Company Offices
March 1, 1975

ALABAMA
The Hartford Insurance Group
Hartford Building
100 Edgewood Avenue
Atlanta, Georgia 30301
Phone: (404) 521-2059

ALASKA
Industrial Indemnity Co. of Alaska
P. O. Box 307
Anchorage, Alaska 99510
Phone: (907) 279-9441

ARIZONA
Aetna Technical Services Inc.
Suite 901
3003 North Central Avenue
Phoenix, Arizona 85012
Phone: (602) 264-2621

ARKANSAS
The Travelers Indemnity Company
700 South University
Little Rock, Arkansas 72203
P. O. Box 51
Phone: (501) 664-5085

CALIFORNIA-NORTHERN
Fireman's Fund American Insurance Companies
P. O. Box 3136
San Francisco, California 94119
Phone: (415) 421-1676

CALIFORNIA-SOUTHERN
Fireman's Fund American Insurance Companies
P. O. Box 2323
Los Angeles, California 90051
Phone: (213) 381-3141

COLORADO
CNA Insurance
1660 Lincoln-Suite 1800
Denver, Colorado 80203
Phone: (303) 266-0561

CONNECTICUT
Aetna Insurance Company
P. O. Box 1779
Hartford, Connecticut 06101
Phone: (203) 523-4861

DELAWARE
General Accident F & L Assurance Corp. Ltd.
414 Walnut Street
Philadelphia, Pennsylvania 19106
Phone: (215) 238-5000

FLORIDA
The Travelers Indemnity Company
1516 East Colonial Drive
Orlando, Florida 32803
Phone: (305) 896-2001

GEORGIA
The Hartford Insurance Group
Hartford Building
100 Edgewood Avenue
Atlanta, Georgia 30301
Phone: (404) 521-2059

HAWAII
First Insurance Co. of Hawaii, Ltd.
P. O. Box 2866
Honolulu, Hawaii 96803
Phone: (808) 548-511

IDAHO
Aid Insurance Company
Snake River Division
1845 Federal Way
Boise, Idaho 83701
Phone: (208) 343-4931

ILLINOIS
State Farm Fire & Casualty Co.
Illinois Regional Office
2309 E. Oakland Avenue
Bloomington, Illinois 61701
Phone: (309) 557-7211

INDIANA
United Farm Bureau Mutual Insurance Co.
130 East Washington Street
Indianapolis, Indiana 46204
Phone: (317) 263-7200

IOWA
Employers Mutual Casualty Company
P. O. Box 884
Des Moines, Iowa 50304
Phone: (515) 280-2511

KANSAS
Royal-Globe Insurance Companies
1125 Grand Avenue
Kansas City, Missouri 64141
Phone: (816) 842-6116

KENTUCKY
CNA Insurance
580 Walnut Street
Cincinnati, Ohio 45202
Phone: (513) 621-7107

LOUISIANA
Aetna Technical Services, Inc.
P. O. Box 61003
New Orleans, Louisiana 70160
Phone: (504) 821-1511

MAINE
Commercial Union Insurance Company
c/o Campbell, Payson & Noyes
27 Pearl St., Box 527 Pearl St. Station
Portland, Maine 04116
Phone: (207) 774-1431

MARYLAND
U.S. Fidelity & Guaranty Company
P. O. Box 1138
Baltimore, Maryland 21203
Phone: (301) 539-0380

MASSACHUSETTS-EASTERN
Commercial Union Insurance Company
1 Beacon Street
Boston, Massachusetts 02108
Phone: (617) 725-6128

MASSACHUSETTS-WESTERN
Aetna Insurance Company
P.O. Box 1779
Hartford, Connecticut 06101

MICHIGAN
Insurance Company of North America
Room 300-Buhl Building
Griswold & Congress Streets
Detroit, Michigan 48226
Phone: (313) 963-4114

MINNESOTA-EASTERN
The St. Paul Fire & Marine Company
P. O. Box 3470
St. Paul, Minnesota 55165
Phone: (612) 222-7751

MINNESOTA-WESTERN
The St. Paul Fire & Marine Company
7900 Xerxes Avenue South
Minneapolis, Minnesota 55431
Phone: (612) 835-2600

MISSISSIPPI
The Travelers Indemnity Compa
5360 Interstate 55 North
P. O. Box 2361
Jackson, Mississippi 39205
Phone: (601) 956-5600

MISSOURI-EASTERN
MFA Insurance Companies
1817 West Broadway
Columbia, Missouri 65201
Phone: (314) 445-8441

MISSOURI-WESTERN
Royal-Globe Insurance Companies
1125 Grand Avenue
Kansas City, Missouri 64141
Phone: (816) 842-6116

MONTANA
The Home Insurance Company
8 Third Street N.-P.O. Box 1031
Great Falls, Montana 59401
Phone: (406) 761-8110

NEBRASKA
Royal-Globe Insurance Companies
1125 Grand Avenue
Kansas City, Missouri 64141
Phone: (816) 842-6116

NEVADA
The Hartford Insurance Group
P. O. Box 500
Reno, Nevada 89504
Phone: (702) 329-1061

NEW HAMPSHIRE
Commercial Union Insurance Company
1 Beacon Street
Boston, Massachusetts 02108
Phone: (617) 725-6128

NEW JERSEY
Great American Insurance Company
5 Dakota Drive
Lake Success, New York 11040
Phone: (201) 224-4200

NEW MEXICO
CNA Insurance
1660 Lincoln St., Suite 1800
Denver, Colorado 80203
Phone: (303) 266-0561

NEW YORK
Great American Insurance Company
5 Dakota Drive
Lake Success, New York 11040
Phone: (516) 775-6900

NORTH CAROLINA
Kemper Insurance
1229 Greenwood Cliff
Charlotte, North Carolina 28204
Phone: (704) 372-7150

NORTH DAKOTA
The St. Paul Fire & Marine Insurance Company
254 Hamm Building
408 St. Peter Street
St. Paul, Minnesota 55102
Phone: (612) 227-9581

OHIO-NORTHERN
Commercial Union Insurance Company
1300 East 9th St.
Cleveland, Ohio 44114
Phone: (216) 522-1060

OHIO-SOUTHERN
CNA Insurance
580 Walnut Street
Cincinnati, Ohio 45202
Phone: (513) 621-7107

OKLAHOMA
Republic-Vanguard Insurance Group
P. O. Box 3000
Dallas, Texas 75221
Phone: (214) 528-0301

OREGON
State Farm Fire & Casualty Company
4600 25th Avenue, N.E.
Salem, Oregon 97303
Phone: (503) 393-0101

PENNSYLVANIA
General Accident F & L Assurance Corp., Ltd.
414 Walnut Street
Philadelphia, Pennsylvania 19106
Phone: (215) 238-5512

PUERTO RICO
I.S.O. of Puerto Rico
Penthouse 7th Ochoa Bldg.
7th floor, P.O. Box 1333
San Juan, Puerto Rico 00902
Phone: (809) 723-0000

RHODE ISLAND
American Universal Insurance Co.
144 Wayland Avenue
Providence, Rhode Island 02904
Phone: (401) 351-4600

SOUTH CAROLINA
Maryland Casualty Company
P. O. Box 11615
Charlotte, North Carolina 28209
Phone: (704) 525-8330

SOUTH DAKOTA
The St. Paul Fire & Marine Insurance Co.
254 Hamm Building
408 St. Peter Street
St. Paul, Minnesota 55102
Phone: (612) 227-9581

TENNESSEE
CNA Insurance
110-21st Avenue South
Nashville, Tennessee 37203
Phone: (615) 327-0061

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